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YM	H. H. Mosher Fund
No.	Men
100 F	Women Treasurers Book
3	1919 - 1947
Mosher Fund	YEARLY MEETING OF FRIENDS
1919 -	FOR NEW ENGLAND
1947	

WOOLSON'S ECONOMY EXPENSE BOOK

Especially designed for Personal and Household Use.

Detailed instructions for keeping the book
will be found on the following page.

Read "Getting on in the World"
in the back of the book.

It will be found helpful.

PRICE \$2.00

GEORGE B. WOOLSON & COMPANY
PUBLISHERS

116 West 32nd Street, New York

TRADEMARK REGISTERED

HOW TO KEEP THE WOOLSON ECONOMY EXPENSE BOOK

THE WOOLSON ECONOMY EXPENSE BOOK is designed to keep track of the income and expenses of the average family in a systematic manner.

No knowledge of bookkeeping or accounting is necessary to properly keep the Woolson Book. The lifetime experience of an expert accountant is in the book itself.

By using the Woolson Economy Expense Book one does away with various books which are usually required in accounting, such as Cash Book, Journal and Ledger, and obtains a comprehensive detailed statement of finances by this one book, alone. Just a few minutes' attention each day keeps the book up-to-date and shows at any moment just how you stand financially.

Regularity is the one element essential to success in keeping this record. Make your entries *each day*. Give a certain "three minutes" each day to your Woolson Book and it will be the means of bringing you Success.

EXPLANATION

Knowing that you have spent "only so much" and have "so much" left is not enough information if you would attempt to control your finances. It is important to know *for what* each dollar has been spent.

And so as you will note on opening your Woolson Book at pages 1 and 2, we not only put a place for money received and disbursed, but divide the total of the disbursement into 18 parts. These you will see include rent and water, light and heat, meat, etc., labor, etc. Fifteen of these columns have headings printed in and four are left blank to provide for any special or personal expenses of which it is desired to have a record (which might be automobile).

A day's record is the list of items placed on the same line across the page. Each page has 31 lines and thus forms a full month's record.

STARTING THE BOOK

To "open the book" place the date under its proper heading, write in the "received" column all cash on hand and money in the bank.

Run your finger along the line and when you come to an item for which any money has been spent, enter the amount under the proper heading. Skip the items for which no money has been spent. When all items have been covered—add them up and put the total in the "disbursed" column. The amount written in the "disbursed" column should naturally be the sum of *all* the money that has been spent during the day. The example below shows exactly how this is done (Figure 1).

1

2

DATE	ITEMS	RECEIVED	DISBURSED	RENT AND WATER	LIGHT AND HEAT	MEAT AND LABOR	LABOR	INTEREST	HOUSEHOLD	CLOTHING	PUTTING AND MEDICINE	TRAVELING	BOOKS AND MAGAZINES	THEATRE AND AMUSEMENTS	CHARITY	Gifts	Unsettled
Aug 1	Cash on hand	15.00	5.17			2.57						2.00					
2			41.71	40.00		1.21						1.50					2.00
3			2.34			78			2.00			2.00					1.50
4	Salary	50.00	19.20		2.40	5.94	6.00			1.50		4.00		3.00		5.00	
Total for month		35.00	164.55	40.00	2.40	32.00	24.00	3.00	2.00	4.00	2.00	6.00	1.50	11.50	7.75	3.00	2.40

Figure 1. Example of method of making the entries.

The total of all money received should be entered the day it is received in the "received" column. This of course would include salary, dividends, or income from any other source.

A double page represents a month's record of expenses. When the month is finished, add each column, placing at the bottom between the red rules the total money spent for each classification. Thus we have at a glance the amount spent for rent, light, etc.—you see just what has been spent during the month for groceries, how much for theatre, how much for tobacco and so on.

The total of all these bottom figures should be the same as the total of the "disbursements" column. The difference between the "disbursements" column and the received column should equal your cash on hand or in the bank. If desired, you may use one of the blank columns for bank deposits, in which case the difference between "received" and "disbursed" should be the same as your cash on hand.

When one month is completed, enter your cash on hand on the next page and proceed as before.

THE SUMMARY

Turning to page 103, you will find a place for your monthly records. These summary pages will take care of your records for four solid years.

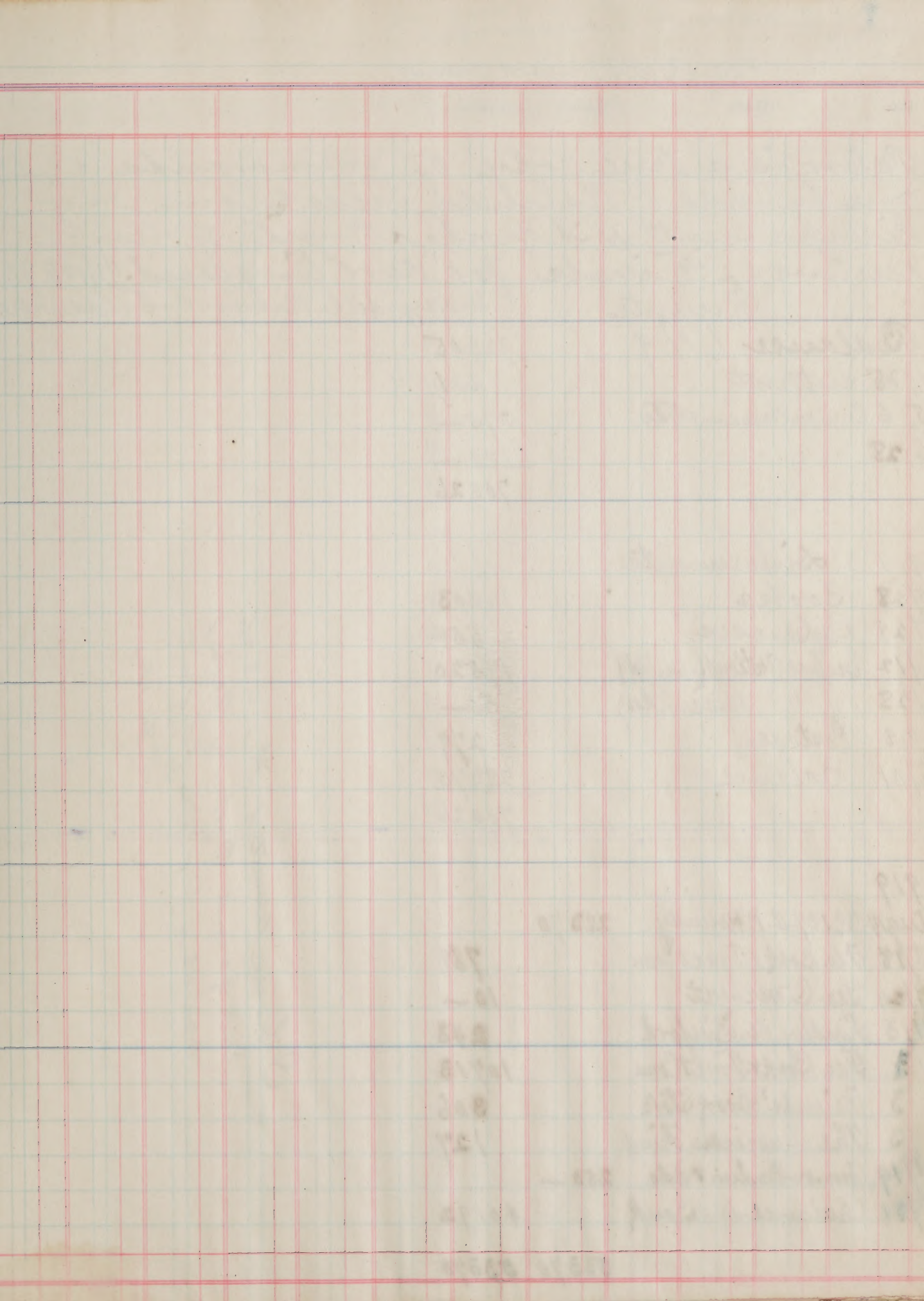
103															SUMMARY														
DATE	ITEMS	RECEIVED	DISBURSED	RENT AND WATER	LIGHT AND HEAT	MEAT AND LABOR	LABOR	INTEREST	HOUSEHOLD	TRAVEL	REPAIRS	ENTERTAINMENT	CHARITY	OTHER															
January																													
July																													
August		35.00	164.53	40.00	2.40	32.00	24.00	3.00	2.00	4.00	2.00	6.00	1.50	11.50															
September																													

Figure 2. This shows the totals entered from Figure 1.

When you complete your first month's record, turn to the first of these summary pages, find the proper month and place each of your column totals in the corresponding columns. The summary pages will give you a comparative statement from month to month of income and expenses, and these added together at the end of twelve months complete your year's record.

The Woolson Economy Expense Book will quickly reveal any injudicious expenditure of money. Often after keeping the book for a few months, it will be found that a great deal more money is being spent for some item than its usefulness or the income of the family will allow.

A comparison of the monthly records will prove invaluable to you in planning your budget and helping you to spend your money most judiciously.



Mary Hill Binford Treasurer.

Date	ITEMS	Received	Disbursed
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Below is a true copy of memoranda sent me by Chas. P. Roundy, Treas. & Com. on Disbursements H. H. Mosher Fund of Yearly Meeting of Friends for New England. 11/1/19 to 7/31/19

Receipts

Mary Hill Binford Treasurer.

Balance 1/1/19	323 05
4/25 Interest	221
5/6 Com. on Per. Sur. & Fds.	275
6/28 " " " " "	100
	700 26

1919 Disbursements	
5/28 Books	163 03
5/28 Expenses	554
6/12 Subscriptions (Am. Fd.)	195 20
6/28 " Miss. Adm.	50
6/28 Postage	279
7/31 Balance	283 70
	700 26

1919	
Aug 14 Ck 139 - C. P. Roundy	283 70
8/18 Fds. Book & Tract Com.	789
9/29 Geo. C. Herbert	10
11/3 Lindley M. Binford	243
11/3 Fds. Book & Tract Com.	107 13
11/3 Friends' Book Store	306
11/3 The American Friend	127
11/19 Com. on Per. Sur. & Fds.	250
12/31 Balance in Bank	401 92
	533 70
	533 70

I have audited the accounts and found properly received vouchers for all payments

J. G. Miller

Mary Will Binford

Treasurer.

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Permanent Subscrip Inv. & Funds
1920						
Jan. 1	Balance from 1919	401 92		401 92		
Feb. 1	Interest	68			68	
" 11	Check Seth K. Gifford Tr.	130 -				130 -
" 11	\$1 each from G. Mayfield + Jos. Dearborn \$2 each from Aug. G. Jones and Cecil P. Brown	6 -				6 -
" 13	Ch. D. E. Andrews (Am. Fd)	2 -				2 -
" 13	Friends' Book & Tract Com.		107 55			
" 13	The Macmillan Co.		82 75			
" 13	Thos. P. Nichols & Son Co.		6 50			
" 17	Ch. L. B. Aydelott (Am. Fd)	15 -				15 -
" 17	Chs. Geo. C. Herbert (Am. Fd)	12 -				12 -
" 17	M. O. Annie M. Priest (Am. Fd)	7 -				7 -
" 18	Ms. Book & Tract Com.		77 80			
Mar. 1	Interest	68			68	
" 16	The American Friend		164 -			
" 16	Ch. D. E. Andrews		2 -			
" 16	Chs. Geo. C. Herbert		12 -			
" 16	M. O. Annie M. Priest		7 -			
Apr. 1	Interest	62			62	
June 7	Ch. Seth K. Gifford Tr.	363 -				363 -
" 19	The American Friend		80 40			
July 8	Ms. Book & Tract Com.		25 08			
" 8	Pilgrim Press		10 05			
" 8	A. N. Mayfield Miss Adm.		50 -			
" 19	Clara W. Mumford		1 17			
July 13	Interest	52			52	
Aug 10	Interest	50			50	
Sept 10	Interest	50			50	
Oct 23	Ms. Book & Tract Com.		109 07			
" "	Frank S. Whitten		57 5			
Oct. 9	Interest	49			49	
		940 91	741 12	401 92	399 493 -	42 -

Disbursed

Books Subscrip- Postage Supplies
Practs ions Express Printing

10755

8275

650

7780

164-

2-

12-

7-

111

8040

2508

1005

50--

117

10907

575

4123031540

117

1225

Received

1921					
Jan. 1	Balance from 1920	44970		44970	
Jan 24	Ch L. B. Aydelott (A. Fd.)	7			7-
" "	Ch A. M. Priest (A. Fd.)	6-			6-
" 27	Cash L. B. Aydelott (A. Fd.)	1-			1-
Feb. 7	Fds. Book & Tract Com.		10549		
" "	Geo. C. Herbert (Trav. Exp.)		3564		
Mar. 5	Geo. C. Herbert (postage)		5-		
" "	The American Friend		150-		
Apr. 11	Archd. M. ...		50-		
" 18	The American Friend		12035		
May 13	Norman S. Taber, Treas.	38557			38557
" 18	Friends' Book & Tract Com.		5849		
June 6	Friends' Book & Tract Com.		1282		
July 1	Int. Fds. & ...	81			81
Oct. 1	...		3771		
		85008	57550	44970	81 38557 14-

Mary Hall (Bimford)

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Permanent Sub- scriptions	Refund
1921							
Oct. 1	Brought Forward	850 08	575 50	44970	81	38557	14-
Oct. 25	Friends' B. & T. Conv.		3883				
Nov. 21	St. W. S. Taber, Treas.	364-				364-	
Dec. 15	St. W. S. Taber, Treas.		980				
" "	St. W. S. Taber, Treas.		118				
Dec. 31	Friends' B. & T. Conv.		8618				
	Balance forward		51059				
		121438	121418	44970	81	38557	14-
1922							
Jan. 1	Bal. from 1921	51059		51059			
" 10	Interest for Dec./21	50			50		
" 31	Ch. L. B. Aydelott (Am. Fd.)	25-					25-
	Augustus C. Jones	2-					2-
	Emma B. Brown	2-					2-
	Joseph Dearborn	1-					1-
	Caroline Mayfield	1-					1-
Feb. 7	Postage for 1922		24				
" 9	Ch. L. B. Aydelott	1-					1-
" 18	St. W. S. Taber, Treas.		7583				
" 28	Interest for Jan./22	35			35		
Mar. 2	Ch. L. B. Aydelott (Am. Fd.)	1-					1-
Mar. 14	Ch. The American Friend		29754				
Mar. 10	Interest for Feb./22	29			29		
Mar. 13	Ch. The American Friend		50				
Mar. 20	Ch. The American Friend		6593				
Mar. 20	Ch. The American Friend	370-				370-	
June 16	Ch. The B. & T. Conv.		6757				
July 3	From Refund to B. & T. Conv.	1512					1512
July 24	From Refund to B. & T. Conv.		5-				
		92985	56419	51059	114	370-	33- 1512

Disbursed

Books Sub- Postage Supplies Miscel
Fracts criptions Express Printing various

26451 27035 5- — 3564

3083

980

118

8618

I have enclosed
the above and am
sending you
properly signed
warrants for the
payment of
Bridges, and
Nov 27 - 1921

37250 27035 5- — 3564

124

7583

29754

$$\begin{array}{r} 50 \\ 65 \overline{) 3250} \\ \underline{325} \\ 0 \end{array}$$

6757

100

252133 29868

624

Mary Ball

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Amount	Sub.	Offund
1922								
Aug 24	Brought Forward	929 85	564 19	510 59	114 370 -	33 -		1512
Aug 24	Friends' Book Store		26 73					
Aug 24	Int. for July	11			11			
Aug 29	Ch. 186 - Friends' Book Store		34 32					
Sept 2	Proc. Refund F.B. Store	56						56
Oct 19	Ch. 186 - Friends' Book Store		167					
Oct 19	Ch. 186 - Friends' Book Store		3102					
Nov 22	Fds. Book & Tract Com.		5697					
"	" Am. Fds. Bible Sch. Bd.		450					
"	" The American Friend		11					
"	" The Nichols Press		950					
Dec 14	Ch. N. S. Baker, Treas.	300 -			300 -			
" 22	Ch. N. S. Baker, Treas.	100 -			100 -			
	Balance Forward		600 44					
		133052	133052	510 59	125 770 -	33 -		1568

1923								
Jan 1	Bal. from 1922	600 44		600 44				
Jan 2	Caroline Field	1 -				1 -		
"	Emma C. Alains	1 -				1 -		
Feb 1	Fds. Book & Tract Com.		157 83					
"	" M. A. Leger Press		450					
"	" Friends' Book Store		29 04					
"	" Jan. 10 - Int.	11			11			
" 8	Ch. L. B. Aydelott (P. 10)	28 -				28 -		
" 13	Proc. refund F.B. & T. Com.	626						626
" 27	L. B. Aydelott, Sec. Ch. 196		1 28					
"	" Fds. Book & Tract Com.		67 4					
"	" The American Friend		277 55					
Mar 28	Fds. Book & Tract Com.		2295					
		63681	52379	60044	11 -	30 -		626

Richmond

Books sent to the
Trade Commission before being used

35933 29862 624

2678

3132 3-

169

3102

5697

450

118

950

Exchanged & found correct
Bartholomew M. M. Bailey
June 19, 1923

40987 30447 624 950

15783

450

2904

168

694

29785

2295

21676 24715 168 450

Mary Bill Birchard

Received

Date	ITEMS	Received	Disbursed	Balance at end of year	Sub. Refund	Refund
1923						
Feb. 28	From at 17	636 81	520 79	600 44	11	30
May 25	Ch. American Friend		134			
June 19	Ch. Jhs. B. & J. Co. Inc.		40 19			
" 12	Ch. W. D. Faber Treas.	400 —			400 —	
July 5	Ch. W. D. Faber Treas. (Miss.)		15 —			
Aug. 18	Ch. Geo. C. Herbert, Clerk		5 —			
" "	Friends' Book Store		62			
" "	Fre. Book of Tract Soc.		98 38			
Oct. 1	Fre. Book of Tract Soc.		34 60			
" "	Fre. Book of Tract Soc.		32 2			
Dec. 1	Int. Feb. Mch. Aug. Sept	102		102		
Dec. 11	Ch. W. D. Faber Treas.	400 —			400 —	
" 11	Fre. Book of Tract Soc.		38 41			
" 28	Friends' Book Store		32 8			
" 28	Fre. Publication Bk		93 8			
" 28	Caroline Mayfield	1 —			1 —	
" "	Miriam F. Cox	2 —			2 —	
" "	J. E. H. Cushman	2 —			2 —	
	Balance Forward		672 62			
		1442 83	1442 83	600 44	113 800 —	35 — 626

1924						
Jan. 1	Bal. From 1923	672 62		672 62		
Feb. 14	Augustus C. Jones	2 —			2 —	
" 15	Ch. L. B. Angellott	16 —			16 —	
" "	Int. Jan. Interest	29		29		
Feb. 14	Ch. J. Edgar & Sons		330			
" 14	Ch. Fre. Book of Tract Soc.		21 58			
" 26	Friends' Book Store		550			
" 26	Fre. Book of Tract Soc.		226			
		6909 1	3264	672 62	29	18 —

Disbursed

Books, maps, postage, supplies, miscell.
Tracts, descriptions, press, printing, news

21676 29785 168 450

134✓

4019✓

15

5-

62

9853

3460

222

3841✓

328

938

Examined and found
correct with proper vouchers
Frederick L. Dearborn
June 16th 1924

44162 31419 990 450

330

2157

530

226

3264

Mary Hill Binford

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Percen.	Subs.
1924							
Feb. 26	Brought Forward	69091	3264	67262	29		18—
Feb. 1	February Interest	53			53		
Feb. 13	Ch. The Amer. Friend		28250				
"	" Ch. The Book & Tract Com.		5334				
"	20 Ch. G. C. H. via L. B. Lydelott	7—					7—
April 1	March Interest	47			47		
"	1 Ch. The American Friend		450				
"	1 Ch. W. B. Harney, Sec.		125—				
"	10 Ch. Friends' Book Store		55				
"	29 Ch. P. L. Pope via L. B. Q.	1—					1—
"	29 Ch. The Amer. Friend		2—				
May 1	April Int.	37			37		
"	8 Ch. The Book & Tract Com.		2660				
June 5	Ch. N. S. Taber, Treas.	370—				370—	
"	12 Ch. The Amer. Friend		4—				
July 29	Ch. Geo. C. Herbert, Chmn.		5—				
"	" Ch. J. Edgar Williams		150				
"	" Ch. The Book & Tract Com.		2844				
"	" Ch. The Book Store		12229				
July 31	July Int.	24			24		
Aug. 4	Ch. Geo. C. Herbert, Chmn.		10—				
"	" Ch. The Book & Tract Com.		2663				
Aug. 31	Aug. Int.	25			25		
Oct. 31	Ch. Laura B. Lydelott		177				
"	" Friends' Book & Tr. Com.		8778				
"	" Friends' Book Store		764				
"	" Marion F. Boy	2—					2—
"	" Mrs. E. H. Buchanan	2—					2—
"	" Joe. Dearborn	1—					1—
	Balance Forward		25256				
		107574	107574	67262	212370		31—

Disbursed

Booke 3-6 Postage 5 p/100
 Fractscriptions Express Printing

3264

2822

5334

450

125-

55

3-

2660

4-

5-

150

2844

12224

10-

2663

177

8878

764

Examined and found correct
 with proper vouchers.

Frederick E. Dearborn
 June 14th 1925

51791 28850 1677

Mary Will Binford

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Permit	Sub-
1925							scriptions
Jan. 1	Balance from 1924	25256		25256			
" 6	Ck. N. S. Taber on 1924	400—				400—	
Feb. 21	Ck. L. B. Aydelott	22—					22—
Apr. 8	Ck. The American Friend		291 34				
June 10	Ck. N. S. Taber	375—				375—	
June 22	Ck. Fide. Book & Tract Co.		100 90				
July 27	Ck. The Book & Tract Co.		87 38				
" "	Ck. The W. A. Lipp Press		450				
" "	Ck. Mary Will Binford, Tr.		413				
Aug. 29	Ck. Friends' Book & Tr. Co.		67 56				
" "	Ck. The American Friend		91				
Oct. 10	Ck. The Book & Tract Co.		35 85				
Nov. 3	Ck. The American Friend		61				
" "	Ck. Francis C. Spaulhawk		12 15				
" "	Ck. The Nichols Press		24 00				
" "	Ck. Friends' B. & T. Co.		145 96				
Dec. 7	Ck. Friends' B. & T. Co.		127 48				
Dec. 1	Semi Annual Interest	133			133		
Dec. 31	Fid. Book & Tract Co.		141 84				
	Balance Forward		628				
		105089	105089	25256	133	775—	22—

Disbursed

Books Sub Postage Supplies
Tractscriptions Express Printing

29134

10090

8738

450

477

6756

91

2585

61

1215

2400

14596

12748

14184

71912 29286 413 2850

Examined and found correct
with proper vouchers
Frederick L. Dearborn
6 mo 1921 1926

Mary Hill Bingham

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Per cent	Sub	Refund
1926								
Jan. 1	Balance forward 1925	628		628				
" 2	Ch. W. H. S. Taber, Value & Mtg.	6 -					6 -	
" 7	Ch. W. S. Taber on 1925 acc.	395 11				395 11		
" 21	Ch. L. B. Aydelott	26 -					26 -	
" 28	Ch. L. B. Aydelott, Print		3 -					
Feb. 4	Ch. The Book & Tract Com.		78 71					
" 8	Ch. L. B. Aydelott, Sec.		176					
" 7	Repts. Ch. W. S. Taber, Collage	320	320					320
Mar. 16	Ch. L. B. Aydelott	2 -					2 -	
May 28	Ch. W. S. Taber, Treas.	176 52				176 52		
Apr. 1	Interest on Savings	209			209			
June 2	Ch. The Book & Tract Com.		148 16					
" 2	Ch. The American Fd.		286 82					
July 15	Ch. W. S. Taber, Treas.	247 13				247 13		
Oct. 6	Ch. W. S. Taber, Treas.	247 13				247 13		
" 6	Ch. The Book & Tract Com.		58 -					
" 18	Ch. Friends Book Store		3 11					
" 18	Ch. The Book & Tract Com.		20 48					
" 25	Ch. D. E. H. Trueblood		10 -					
Dec. 17	Ch. Geo. C. Herbert		10 -					
" 17	The American Friend		70					
" 30	The Friend		3 -					
" 30	Friends' Book Store		33					
" 30	The Book & Tract Com.		152 40					
	Balance forward		330 79					
		111146	111146	628	209	106589	34 -	320

Examined and found
correct with proper vouchers
Frederick L. Estlin
June 25 - 1927

Disbursed

Books Tracts	Sub- scriptions	Postage Express	Supplies Printing	Refund	Book Shelves (Boston)
-----------------	--------------------	--------------------	----------------------	--------	-----------------------------

3-

7871

176

320

14816

28682

58-

311

2145

10-

10-

73

3-

33

15346

3 8348 3 6923 1320 176 3- 10-

Received

Date	ITEMS	Received	Disbursed	Balance	Inv. & Sub.	From	To	criptions
1927								
Jan. 1	Balance from 1926	33079		33079				
" 21	Am. M. Sub. Falm. Ind. Inty.	3—					3—	
" 25	U. S. Taber. Treas.	17652			17652			
Feb. 4	Ch. L. B. Aydelott	8—					8—	
Feb. 10	The American Friend		299—					
" 10	Spe. Book & Print. Couv.		96 11					
Apr. 12	Ch. U. S. Taber. Treas.	21183			21183			
June 23	Ch. B. & J. Couv.		10 07					
" 23	The American Friend		310					
July 8	Ch. L. B. Aydelott		122					
Aug. 19	Fds. B. & J. Couv.		67 85					
July 15	Ch. U. S. Taber. Treas.	21183			21183			
Oct. 7	Ch. U. S. Taber. Treas.	24714			24714			
Dec. 13	Ch. Harold W. Tollefson		2—					
" 13	Ch. Geo. C. Herbert & Son		10—					
" 13	Ch. Cong. Pub. Soc.		315					
" 29	Ch. Fds. B. & J. Couv.		14572					
" 30	Ch. Fds. B. & J. Couv.		22961					
" 30	Walter C. Woodward		10—					
" 30	Am. Fds. Service Couv.		15—					
" 30	May Hill Bingham, Treas.		335					
	Balance Forward		28693					
		118911	118911	33079.84732			11—	

Examined and found correct
with proper vouchers
Frederick C. Dearborn
Jan 18 - 1928

Disbursed

Books Subscrip Postage Supplies
Tracts time Express Printing

299 -

9611

1607

310

1221

6785

2 -

10 -

315

14572

22961

10 -

15 -

335

57351 30410 1457

Received

Date	ITEMS	Received	Disbursed	Balance	Ans. ^{Subscrip} ^{Refund}
1928					
Jan. 1	Balance from 1927	28693		28693	
" 14	C. L. W. S. Taber, Treas.	17353		17353	
" 26	Ch. Helen P. Cushman	2-			2-
" 28	Joseph Dearborn	1-			1-
Feb. 17	Ch. Geo. C. Herbert	6-			6-
"	Ch. L. S. Applebott check	9-			9-
Apr. 16	Ch. W. S. Taber, Treas	32075		32075	
May 7	Ch. "The Friend"		3-		
" "	Ch. Friends' Book Store		210		
" "	Ch. The American Friend		27334		
" "	Ch. Friends' B. & T. Conv.		1803		
" "	Ch. De Wolfe & Fiske Co.		3-		
" "	Ch. De Wolfe & Fiske Co.		5424		
June 19	Ch. De Wolfe & Fiske Co.		407		
" "	Ch. The American Friend		316		
July 5	Ch. W. S. Taber, Treas	21183		21183	
" 13	Ch. De Wolfe & Fiske Co.		460		
Aug. 16	Ch. Friends' Book & Tr. Conv.		4299		
" "	Ch. De Wolfe & Fiske Co.		648		
Oct. 7	Ch. De Wolfe & Fiske Co.		674		
" 5	Ch. W. S. Taber, Treas.	24714		24714	
Nov. 15	Ch. Lindley M. Balford		125		
Dec. 3	Ch. Fds. Book & Tr. Conv.		4064		
" "	Ch. De Wolfe & Fiske Co.		415		
" 31	Ch. Geo. C. Herbert ^{Postage} _{Refund}	250			250
" 15	Ch. The American Friend		76		
	Balance forward		79193		
		126068	126068	2869395325	18- 250

Examined and found correct
with proper vouchers
Frederick Dearborn

Aug 26 1929

Disbursed

Books Subscrip Postage Supplies Telephone
Tracts Time Expenses Printing Collect

3-

210

27334

1803

3-

5424

407

216

460

11

4299

648

694

125

4064

415

76

18424 28026

3- 125

Received

Date	ITEMS	Received	Disbursed	Balance	Subscrip. From	Interest
1929						
Jan. 1	Balance from 1928	791 93		791 93		
" 9	Ck. W. S. Taber, Treas.	141 22			141 22	
" 20	Ck. L. B. Aydelott	15 -				15 -
" 28	Jos. Dearborn	1 -				1 -
" 31	Ck. L. B. Aydelott		1 32			
Feb. 8	Ck. DeWolfe & Wike Co.		4 73			
" "	Ck. Am. M. Service Com.		3 -			
" 21	Ck. L. B. Aydelott	2 -				2 -
Apr. 10	Ck. W. S. Taber, Treas.	247 14		247 14		
May 29	Adams Book Store		8 30			
" 29	The American Friend		301 50			
	Int. for Jan. Feb. March	173				173
" 29	Fds. Book & Tract Com.		214 27			
" 29	L. B. Aydelott (postage)		2 10			
July 8	The American Friend		1 19			
" 8	Am. M. Service Com.		6 -			
" 8	Am. M. Service Com.		30 -			
" 10	Ck. W. S. Taber, Treas.	141 22		141 22		
" 29	Fds. Book & Tract Com.		19 33			
	Int. for Apr. May June	293				293
Aug. 26	Fds. Book & Tract Com.		38 57			
" 26	Lung H. Meader, Chmn.		394			
	Int. for July Aug. Sept.	130				130
	Int. for Oct. Nov.	88				88
Oct. 8	Ck. W. S. Taber, Treas.	247 14		247 14		
Dec. 3	Interest on Deposit	75				75
Dec. 3	Missionary Advocate		2 25			
" 14	Fds. Book and Tract Com.		108 -			
" 18	The Friend (Geo. Herbert)		6 -			
" "	Alta L. Knell (action book)		50 -			
" 30	Fds. Book & Tract Com.		314 8			
Bal. forward is	762.28	1594 24	831 96	791 93	776 72	18 - 759

Disbursed

Books Subscrip Postage Supplies
Fracts tious Express Printing

132

473

3-

830

0 01 50

21427

210

117

6-

30-

170

3857

394

Received from exact
with 1000
Jan 24, 1930. H. H. Baily

225

108-

6-

50-

3.48

51368 31092 786

Received

Date	ITEMS	Received	Disbursed	Balance	Subscriptions	Interest
1930						
Jan. 1	Balance from 1929	762.28		762.28		
" 16	Ch. to Melita B. Fisher		80			
" 27	L. B. Aydelott		6.48			
" 27	Lucy H. Meader		1.14			
Feb. 1	for Dearborn Ins. Co.	1 -			1 -	
	Laura B. Aydelott	12 -			12 -	
	Interest on deposits	72				72
Feb. 26	The American Friend		310.70			
" "	The Book of Tract Com.		57.13			
	Int. Feb.	46				46
	Int. Mch.	40				40
Apr. 8	Ch. N. S. Taber, Treas.	458.97		458.97		
	Int. April (none)					
May 24	The Book of Tract Com.		76.20			
June 23	The Book of Tract Com.		35.54			
	Int. May, June, July	1.51				1.51
Sept. 8	Lucy H. Meader		3 -			
" 19	The Book of Tract Com.		206.61			
" "	The Friend (to 6/15/31)		3 -			
" "	Int. Sept. & Aug.	84				84
Oct. 14	Ch. N. S. Taber, Treas.	423.66		423.66		
" 15	Interest Oct.	34				34
Nov. 14	Interest Nov.	41				41
Dec. 16	The Book of Tract Com.		31.97			
" "	Wm. Priddy		2 -			
" 30	The Book of Tract Com.		7.48			
" "	Interest Dec.	75				75

Bal. forward 921.29 1663.34 742.05 762.28 882.63 13 - 543

Disbursed

Rodgers Subscriptions
and Tracts Express

30
648
114

31070

5712

7620

3551

Examined & found correct
with paper enclosed.
Jul 16, 1931
H. N. Bailey

20661

3-

3197

2-

748

Received

Date	ITEMS	Received	Disbursed	Balance	Sub- scriptions	Interest
1931						
Jan. 1	Bal. from 1931	921 29 ✓		921 29		
" 15	Interest Jan.	76 ✓				76
" 27	Jos. Dearbonville M.	1 -			1 -	
Feb. 13	Interest Feb.	71				71
Feb. 9	Wm. Book & Tract Com.		169 95 ✓			
Feb. 10	Salmon Co. Mtg.	1 -			1 -	
	Fairfield Co. Mtg.	2 -			2 -	
	Smithfield " "	5 -			5 -	
	Parsonsfield " "	2 -			2 -	
	Rhode Island " "	1 -			1 -	
Feb. 10	The American Friend		294 67			
Feb. 19	The Loring Print		21 -			
	Wm. Hill Simford		364			
	Lucy H. Meade, Chmn.		2 -			
	Interest Feb.	64				64
Apr. 10	Ch. N. S. Taber, Treas.	388 35 ✓		388 35		
" 15	Interest Apr.	48 ✓				48
May 15	Interest May	35				35
June 15	The American Friend		4 -			
	Wm. Book & Tract Com.		133 82			
June 16	Anna B. Aydelott, Sec.		163			
	Wm. Kent sub. refused		2 -			
June 16	Interest	56 ✓				56
July 16	Interest	38 ✓				38
Aug. 14	Interest	102				102
Sept. 15	Interest	102 ✓				102
Oct. 15	Interest	99				99
Oct. 16	Ch. N. S. Taber, Treas.	423 66		423 66		
Nov. 17	The American Friend		85			
	The Oriental Miss. Soc.		375			
	Wm. Book & Tract Com.		329 20			
		1752 21	463 51	921 29	1201	12 - 691

Disbursed

Books and Tracts Subscriptions Postage and Express Printing

16995

27717

21-

364

2-

4-

13082

168

2-

85

375

33920

63372 30152 727 21 -

Received

Date 1931	ITEMS	Received	Disbursed	Inv. & Sub.			
				Balance	Debit	Credit	Refund
Nov. 12	Brought Forward	175221	963 51	921 29	512 01	12 -	691
" 13	Interest	61					61
Dec. 15	Interest	83					83
" 30	Lucy H. Meader		205				
" 30	Fds. Book & Tract Com.		326 76				
	Balance Forward		461 33				
		175365	175365	921 29	812 01	12 -	835
1932							
Jan. 1	Bal. from 1931	461 33		461 33			
" 15	Interest	34					34
Feb. 15	Interest	34					34
" 19	Fds. Book & Tract Com.		148 27				
" 19	Mary Agnes Best		480				
Mar. 15	Interest	25					25
Apr. 14	Ch. N. J. Taber, Treas.	353 05			353 05		
June 15	Interest	16					16
June 15	Fairfield Co. Intg.	2 -					
	Peruville " "	2 -					
	Smithfield " "	8 -					
	Rhode Island " "	1 -					
	Falmouth " "	2 -				15 -	
June 17	Fds. Book & Tract Com.		72 73				
"	Marie B. Norton		68				
June 24	Refund from M. B. Norton	68					68
July	Interest 98 + 2.13	311					311
Aug.	Interest	102					102
Sept.	Interest	102					102
Oct. 5	The American Friend		312 35				
Oct. 8	Ch. N. J. Taber Treas.	317 74			317 74		
		115434	566 08	461 33	670 79	1500	624 68

Disbursed.

Books and Tracts	Subscriptions	Postage and Express	Printing	Refund
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63372	30152	727	21-	
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205

32676

96048	30152	932	21-	
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Examined and found correct with proper vouchers, showing a balance of \$461.53.
 Lindley J. Cook
 Auditor.

14827
 450

7273

68

22050 32030

22050 32030 68

Received

Date	ITEMS	Received	Disbursed	Balance	Int. & Sub.	Refund
1/32						
Oct. 8	Brought Forward	115404	54648	46133	6707	1500 624 68
11	Lynx J. Wolkeus		2400			
14	Interest	99				99
Nov. 18	Interest	94				94
Dec. 5	Mr. Book & Post Com.		16754			
5	Lucy H. Warden		200			
15	Interest	82				82
28	Mr. Book & Post Com.		2513			
28	The Evening Post		425			
28	Arthur Hamilton		150			
	Pay on 5 checks ^{July to} _{Dec.}		10			
			77100			
	Balance Forward		38579			
		115679	115679	46133	67079	1500 899 68
1933						
Jan. 1	Bal. from 1932	38579		38579		
13	Interest	72				72
Feb. 11	Mr. B. & J. Com. -					
Feb. 18	Plumtree St. Vtg. by		7846			
	Joe. Darborn and					
	Fred A. Rollins	200				200
Apr. 13	Mr. B. & J. Com. 2 cas	28245		28245		
13	Mr. B. & J. Com. 2 cas		2500			
13	Mr. B. & J. Com. 2 cas		2500			
13	Mr. B. & J. Com. 2 cas		30			
	Pay on 4 checks		18			
May 19	The Amer. Bank		23000			
			35884	38579	28245	200 72
	Balance Forward					
		67096				

Disbursed.

Booke Sub Postage Printing Tax on
and and and
Receipts Express I checks

22550	32030	60		
2400				
16754		200		
2513			425	
	150			10
44217	32180	268	425	10
7846				
2500				
2500				
			30	
			08	
25000				
12846	25000		38	

June 19, 1900
Disbursed for
the printer's bill for 1900
and for the printer's bill for 1901

Disbursed

Books and Facts	Sub- scriptions	Salaries and Expenses	Printing	Carriage
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12846 23000

37

8750

3915

270

16761 31750 270

38

Examined and found
correct with vouchers
Indivick & Pearson
9/27/04

S. J. S. S.

Examined and found
correct with vouchers
Indivick & Pearson
9/27/05

19050

264

10

19050

264

10 10324

Received
 Dividends
 and
 Interest

Date	ITEMS	Received	Disbursed	Balance	
1935					
Jan. 1	Dep. in S. S. Co. Act				
	7th Cir. B. & T. Co.	10324		10324	
Mar. 16	The Am. M. Bill		45 00		
Apr. 1	Interest	29			29
Oct. 1	Interest	59			59
Oct. 1	Postage to Ruyff. Wm. & Mary Hill Dwyer		1 00		
			1 00		
		10412	47 00	10324	98
	Balance		57 12		
			10412		
1936					
Jan. 1	Bal. from 1935	57 12		57 12	
Feb. 10	The Am. M. Bill		22 50		
Apr. 1	Interest (paid July)	30			30
Oct. 1	Interest	26			26
		57 68	22 50	57 12	56
	Balance		35 18		
			56 78		
1937					
Jan. 1	Bal. from 1936	35 18		35 18	
	150 31 22 } 30 1.50 (18)				
Jan. 30	The Am. M. Bill		19 50		
Apr. 1	Interest	11			11
Sept. 15	Div. # 4 ^{50%} Cane M. In Co.	15 50			15 50
Oct. 1	Interest	11			11
		50 90	19 50	36 18	15 72
	Balance		31 40		
			50 90		

disbursed

Sub. Postage
and Express

4500

100

100

4500

200

Examined and found correct
with vouchers
Frederick L. Dearborn
6/19/36

2250

Examined and found
correct with vouchers
Frederick L. Dearborn
6/19/37

2250

1950

Examined compared
with back book and
report to yearly Meeting
& found correct
Joseph L. Heller
6-21-1938

1950

Date	ITEMS	Received	Disbursed	Balance	Interest	Duty Pen- sions
1938						
Jan. 1	Balance from 1937	31 40		31 40		
	N.D. 171588 (Hornusoketh R.)					
	Mildred B. Fisher for					
	Oliver Draper & Harold Volppson	2 00				2 00
	1501-1504 3015					
Feb. 4	William J. Hill		20 00			
22	Ch. E. Rose for		1 00			
23	for David Wick St.					
	James W. Hill					
	William C. Goddard	2 00				
Apr. 1	Interest	09			09	
Oct. 1	Interest	11			11	
		35 60	21 00	31 40	20	4 00
	Balance		14 60			
			35 60			
1939						
Jan. 1	Bal. from 1938	14 60		14 60		
	19 Ch. 57-69 Hornusoketh R.					
	Mildred B. Fisher for					
	Oliver Draper & Harold Volppson	2 00				2 00
Feb. 7	Ch. 5, 3 Annie E. Rose					
	for David Wick St.					
	James W. Hill	2 00				2 00
Feb. 5	Cash Anonymous					
	for William C. Goddard					
	Frank J. Cook	2 00				2 00
Oct. 1	The American Friend					
	for Bank draft					
	1501-1504 3015		19 50			
		20 60	19 50	14 60		6 00
	Balance		11 0			
			20 60			

Disbursed

Description

Postage
+
Express

20 00

1 00

Examined, Compared with Savings
bank book and report to Grody Meeting
(including vouchers) and found correct.

Joseph L. Stillen - 6/20/1939

20 00

1 00

1950

1950

Examined & believed to be correct
Robert H. Bailey

6/20/1940

Examined and believed to
be correct - George L. Crossman
6-19-43

6 B. m. 21, 1944
Examined and compared with Savings
bank book C. B. & T. Co. 1521 and report of
Crossman and found to agree. Joseph L. Stillen

Is almost appearing in this year
during year, but not to
be counted in the 1940

Date	ITEMS	Received	Disbursed
1939			
Feb. 8	Balance	110	
1944			
Aug. 15	Div. #5 ^{5%} Wm. J. Co.	1550	
Dec. 31	Bal. to date	1660	

unfounded funds
on 12/31/44 = 170.48

Examined, compared with
Savings Bank book #1521 in
Casco Mercantile Trust Co. and
with report and found correct.
Sindley J. Cook.
6mo. 14, 1945

1946	Bal. from Dec. 31/44	1660	
Sept. 30	Final Div. ^{#6} 5% from Casco Merc. Trust Co.	1550	
Dec. 31	Bal. to date	3210	

Examined,
compared with
Savings Bank Book
No. 1521 in Casco
Bank and Trust Co.
and with report
and found
correct.
Sindley J. Cook
6mo. 13, 1946

1947	Bal. from Dec. 31/46	3210	
June 6	Casco Bank and Trust Co. check to Ernest C. Ains North Treas. of New England yearly meeting closed this ac- count.		

3210

Total Dividends (6)	
on unfounded	
Funds (Clipping Acct.)	15499
Loss by Closing of Casco Merc. Trust Co.	15498

unfounded Dec. 4/33 33997

Examined,
compared with
Savings Bank Book
No. 1521 in Casco Bank
and Trust Co. and with
report and found
correct.
Sindley Cook
6mo. 7, 1947

Received of _____ June 12, 1947
Mary Hill Binford, Treasurer
Mosher Book and Tract Committee

Thirty two and ¹⁰⁰ 10 Dollars

Representing balance of Mosher Book and Tract Committee account #1521
withdrawn from The Casco Bank and Trust Company, Savings Department.

\$ 32.10
New England Yearly Meeting of Friends
Ernest C. Gindsworth
Treasurer.

GETTING ON IN THE WORLD

Most every right thinking man and woman is ambitious to acquire money. It is a normal and laudable desire, for rightly used it brings in its wake comfort, happiness, charity and opportunity for social and intellectual development.

The first step, however, in carrying out this ambition is to fix on a definite program or system of managing your money—your income and outgo. Get the thought clearly fixed in your mind that the management of your personal and family expenses is a business, just as much as running a store or operating a factory. If you were running a store you would expect to watch the cash drawer so closely that at the end of every week there would be a profit left for your labor. And it is the same or should be with regard to conducting your personal affairs.

This means keeping a record of every dollar received and spent in such a way that you can quickly refer to the record at any time to find out where the money went; was it a necessary expenditure, what percentage of the entire income it was; will it need to be repeated and when; and other queries that determine the proper distribution of your money.

Using a Woolson Economy Expense Book is, we believe, the most efficient way of attending to all these details. It was designed by an expert accountant who wanted a simple, easily understood bookkeeping system for his own home. He wanted something his wife could take care of and this book was the result. It is made sufficiently large to contain the records of four successive years, with summary pages in the back to which the month's totals can be transferred. In this way the user will have in condensed and comparative tables the figures of each month, which will serve as a guide for the coming month, or as business men say, for making up the budget.

* * *

Most people, whether married or single, are compelled to live on a fixed income, for the reason that they work for wages or salary. Because of this fact it should be comparatively easy to come to a decision regarding the amounts which can be appropriated to the various items of expense, such as rent, clothing, food, insurance, savings account, theatre or amusement, etc. This means making a budget—which is nothing more or less than a pre-determined plan of expenditure with the object of getting the most good out of your money. When you have decided this point and have actually put

it in practice your battle is half won and you are beginning to win the rewards of the efficient life. It will take resolution and will power to adhere to the plan. The inclination will be to exceed the budget figures very often, but you can refresh your zeal to win and get ahead by occasionally fixing your eyes on the column headed "Savings," and every day you practice the plan will strengthen your ability to save and incidentally put new fibre in your character.

* * *

Ruskin says:

"Economy no more means saving money than it means spending money; it means administration of a house; its stewardship; spending or saving, whether money or time or anything else, to the best possible advantage."

"Household efficiency," said Professor Martha Van Rensselaer of the Department of Home Economics of Cornell University, "does not mean that a woman must skimp in the kitchen. She should so manage that by applying a little reasoning power, eliminating waste here and a useless motion there, she can obtain the best results with the least possible outlay of time, money and energy."

Mrs. Christine Frederick, the noted Domestic Science authority, arranges the family expense budget under the seven headings: Shelter, Food, Clothing, Operating Expenses, Savings, Luxuries and Advancement. This list does not distribute the expenses in as much detail as we have provided for by the Woolson system and of course there is no fixed rule which can be followed in determining how the income should be divided. The size of the family, the income, locality, educational and social requirements, all play an important part in making the apportionment.

* * *

There are only two ways of meeting the increased expenses of the present day—Earning More or Saving More. Both are good, but the one most easy to put in practice is the latter, and that is where the Budget plan comes into play. In an average family consisting of father and mother and three children, based on numerous statistics, the income should be apportioned about as follows:

Food	25%
Rent	20%
Clothes	20%
Operating expenses	15%
Higher life	20%

In explanation we say that under operating expense we have grouped light, fuel, wages for help, ice, laundry, etc. Under Higher Life is included insurance, savings, church, vacations, books, etc.

No definite rule can be laid down for all families as the living problem is rarely the same in any two cases. Other factors determine the budget. Where the family own the home instead of renting certainly less than 20% can be allotted to that expense. Life on a farm means frequently a lower cost for food. The cost of clothing also varies greatly, depending on social standards necessary to be maintained, community, etc.

One of the members of the firm of George B. Woolson & Company ran his affairs for two years on the following budget:

Rent	17½%
Operating expense	10%
Food	25%
Clothes	17%
Other things, such as insurance, sav- ings, etc.	30½%

* * *

"A bank account pays a large dividend socially, in addition to its steady financial returns," said the late J. Pierpont Morgan.

"Save, young man, and become respected and respectable. It is the surest way. If you would be wealthy think of saving as well as of getting."

BENJAMIN FRANKLIN.

The two rules for becoming a successful savings bank depositor are: Deposit regularly, and that means weekly; never withdraw to meet current bills—only for other and more permanent investment.

Compound interest is the foundation on which most fortunes are built. It only takes seventeen and a half years for a sum to double itself at 4% semi-annually compounded interest. Save just as large a proportion of your income as you can and the quicker you get it in the bank the safer it is and the sooner it will begin working for you. In your zeal to save, however, don't apportion a larger per cent. of income to the savings account than you can regularly appropriate to this object. Better a smaller amount which you can surely and regularly deposit than a larger sum which you find difficult and uncertain to set aside.

Make it a point to get acquainted with the officers of your bank. Consult them about invest-

ments. Bankers are always willing to advise depositors, no matter how small the amount of their account. Their advice may sometimes save you from a bad investment.

* * *

"The man who owns his own house, who owns the roof over his head and the ground under his feet, whose children have a place that they look upon as their own, gives to himself and his family a chance a thousand times better than that of the individual who is living in a box called an 'apartment.' If you are able to pay the average rent you are also able to pay for and gradually buy the home and own it."—BRISBANE.

One of the highest motives which may animate you in saving money is that of some day owning your own home. It is an object worth fighting hard for, bringing with it as it does increased self respect, greater comfort, independence, and a standing in the community which the renter never possesses. Many users of the Woolson Book have written us suggesting that one of the blank columns might well be headed "Home Building Fund." Whatever method is adopted the investment of savings in a home is perhaps the first and best.

* * *

*"Men do not reap in the Spring, my dear,
Nor are granaries filled in May,
Save it be with a harvest of former years
Stored up for a rainy day.
The seasons will keep their own true time,
You can hurry nor furrow nor sod;
It's honest labor and steadfast thrift
That alone are blest by God."*

—ALFRED AUSTIN.

In the early days of this country the American people had a reputation for thrift and providence as well as industry. Of late years, however, we have become a nation of spenders, giving little thought to the accumulation of a competence. Sensible and far sighted men and women realize, however, that the character and progress of a nation depends largely upon the degree in which the people cultivate these homely virtues.

Thinking of the future—of our own and children's welfare—it behooves us to put into practice with resolute will the principles of economy and thrift as they apply to saving money. It is for that purpose that this book is published.

GEORGE B. WOOLSON & CO.

120 West 32nd Street, New York

WOOLSON'S PUBLICATIONS

May be obtained of any Bookseller or Stationer.

Mailed prepaid on receipt of price by publisher.

Woolson's Economy Expense Book For Personal and Household Use

This book is designed for keeping account of household and personal expenses. It furnishes, without the use of a ledger or journal, a complete analysis of your outlay. Space is furnished for 18 different classifications of expense.

14 headings are printed as follows: Rent and Water; Light and Heat; Meat and Groceries or Board; Labor or Services; Interest, Insurance, Taxes; Household Furniture; Clothing; Physician and Medicine; Traveling Expenses; Carfare; Books and Magazines; Theatre and Amusements; Cigars and Tobacco; Gifts, Charity, etc.; Sundry Expenses. There are 4 extra columns without printed headings for special classifications. Will last 4 years. Miniature sample page free on application.

Size 8½ x 11 inches, 106 pages, semi-flexible binding of full, dark green, morocco fabrikoid, stamped in gold\$2.00 per copy
Loose leaves per 50 equivalent to 100 pages..\$1.00
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